

**STATE OF MICHIGAN**  
**DEPARTMENT OF LABOR AND ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE SERVICES**  
**Before the Commissioner of Financial and Insurance Services**

**Kecia M. Etheridge,**  
**Petitioner**

**v**

**Case No. 07-683-L**  
**Docket No. 2007-1267**

**Office of Financial and Insurance**  
**Services,**  
**Respondent**

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**For the Petitioner:**

**Kecia M. Etheridge**  
**41031 Williamsburg Blvd.**  
**Canton, MI 48187**

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**For the Respondent:**

**William Peattie**  
**Office of Financial & Insurance Services**  
**611 W. Ottawa, 3rd Floor**  
**P.O. Box 30220**  
**Lansing, MI 48909**

**Issued and entered**  
**this 23rd day of January 2008**  
**by Ken Ross**  
**Acting Commissioner**

**FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision (PFD) dated December 18, 2007. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. Those findings and conclusions are adopted. The PFD is attached and made part of this final decision.

In addition to the considerations above, it is important that the Petitioner did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

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**ORDER**

Therefore, it is ORDERED that the refusal to issue an insurance producer's license to the Petitioner is upheld.